

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re KENNETH G McNEIL

Case No. 15-14218 MBK
Reporting Period: June 30, 2016

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements		x		
Cash disbursements journals		x		
Statement of Operations	MOR-2	N/A		
Balance Sheet	MOR-3			
Status of Postpetition Taxes	MOR-4	x		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

/s/ Kenneth G. McNeil

7/28/2016

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

In re KENNETH G McNEIL

Case No. 15-14218 MBK
Reporting Period: June 30, 2016

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH								
RECEIPTS								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS	PLEASE SEE ATTACHED QUICKBOOKS STATEMENTS & CODED BANK STATEMENTS							
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
TOTAL RECEIPTS								
DISBURSEMENTS								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED RENTAL/LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
TOTAL DISBURSEMENTS								
NET CASH FLOW								
(RECEIPTS LESS DISBURSEMENTS)								
CASH - END OF MONTH								

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH - ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	\$ 9,783.00
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$ -
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$ -
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	\$ 9,783.00

In re KENNETH G McNEIL

Case No. _____ 15-14218 MBK
Reporting Period: June 30, 2016

BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

[illegible]

[illegible]

In re KENNETH G McNEIL

Case No. 15-14218 MBK
Reporting Period: June 30, 2016

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
Attach photocopies of any tax returns filed during the reporting period.

Federal and State Income Tax withheld from salary

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property	Debtor has filed a Plan of Reorganization wherein this matter's resolution is proposed.					
Personal Property	Also, the Debtor has settled this matter with several secured creditors by motion practice.					
Other:						
Total State and Local						
Total Taxes						0

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	0-30	31-60	61-90	Over 90	Total
Number of Days Past Due						
Accounts Payable						\$ -
Wages Payable						0
Taxes Payable						0
Rent/Leases-Building						0
Rent/Leases-Equipment						0
Secured Debt/Adequate Protection Payments	Debtor has filed a Plan of Reorganization wherein this matter's resolution is proposed.					
Professional Fees	Also, the Debtor has settled this matter with several secured creditors by motion practice.					0
Amounts Due to Insiders*						0
Total Postpetition Debts						\$0.00

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re KENNETH G McNEIL
Case No. _15-14218 MBK
Reporting Period: June 30, 2016

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

See Note 1 below:

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period	\$	-
+ Amounts billed during the period		-
- Amounts collected during the period		-
Total Accounts Receivable at the end of the reporting period	\$	-
Accounts Receivable Aging		Amount
0 - 30 days old	\$	-
31 - 60 days old		-
61 - 90 days old		-
91+ days old		-
Total Accounts Receivable		-
Amount considered uncollectible (Bad Debt)		-
Accounts Receivable (net)	\$	-

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		X
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	N/A	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		X

Note 1: Debtor is quantifying any amounts owed.

Kenneth McNeil
Balance Sheet
As of June 30, 2016

Jun 30, 16

ASSETS

Current Assets

Checking/Savings

10000 · Bank

10300 · WF HOUSE ACCOUNT

76

10400 · WF MAIN CHECKING

111,795

10500 · WF BK-SAVINGS ACCOUNT

500

Total 10000 · Bank

112,371

Total Checking/Savings

112,371

Accounts Receivable

Accounts Receivable

4,720

Total Accounts Receivable

4,720

Total Current Assets

117,091

Fixed Assets

Fixed Assets

1420 Genesee, Hamilton

46,038

196 Rosemont, Trenton

20,000

219 Woodlawn, Hamilton

37,115

244 Cleveland, Trenton

29,000

251 Woodlawn, Hamilton

40,000

29 S Olden, Trenton

19,080

324 Mary St., Hamilton

40,000

329 Cleveland, Trenton

26,662

343 Garfield, Trenton

28,694

44 S Hermitage, Trenton

29,341

48 S Olden, Trenton

17,000

5 Cortelyou, Jackson

375,000

52 S Olden, Trenton

21,117

59 Edgemere, Trenton

20,000

631 Norway, Hamilton

35,990

Total Fixed Assets

785,038

12000 · Renovations

10,605

Total Fixed Assets

795,643

TOTAL ASSETS

912,734

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Other Current Liabilities

59 · Edgemere, Trenton Payments Post

(1,500)

Total Other Current Liabilities

(1,500)

Total Current Liabilities

(1,500)

Long Term Liabilities

Mortgage Loans-Prepetition

1420 Genesee, Hamilton

136,250

196 Rosemont, Trenton

113,982

219 Woodlawn, Hamilton

94,403

244 Cleveland, Trenton

146,334

251 Woodlawn, Hamilton

92,322

29 S Olden, Trenton

115,418

324 Mary St, Hamilton

120,744

329 Cleveland, Trenton

136,644

343 Garfield, Trenton

157,751

44 S Hermitage, Trenton

247,460

48 S Olden, Trenton

118,464

5 Cortelyou Rd, Jackson

538,823

Kenneth McNeil
Balance Sheet
As of June 30, 2016

	Jun 30, 16
52 S Olden, Trenton	126,187
59 Edgemere, Trenton	64,581
631 Norway, Hamilton	92,590
Total Mortgage Loans-Prepetition	2,301,953
Total Long Term Liabilities	2,301,953
Total Liabilities	2,300,453
Equity	
30000 · Begining Balance Equity	(1,533,497)
30700 · Members Draw	1,000
32000 · Members Equity	82,306
Net Income	62,472
Total Equity	(1,387,719)
TOTAL LIABILITIES & EQUITY	912,734

Kenneth McNeil

Profit & Loss

June 2016

	Jun 16
Ordinary Income/Expense	
Income	
Income/Receipts	
Disability Income	5,030
Other Income	1
Rental Income	14,438
Total Income/Receipts	19,469
Total Income	19,469
Expense	
Disbursements	
Food/ Entertainment/Personal	2,548
Gas & Tolls	25
Insurance	445
Medical	497
Service Charges-Checks, Etc	70
Travel Expense	902
Utilities	690
Total Disbursements	5,176
General Expenses	
67100 · Rent Expense	1,700
67200 · Repairs and Maintenance	2,540
68100 · Telephone Expense	366
Total General Expenses	4,607
Total Expense	9,783
Net Ordinary Income	9,687
Net Income	9,687

Kenneth McNeil**Profit & Loss**

March 11, 2015 through June 30, 2016

Mar 11, '15 - Jun 30, 16

Ordinary Income/Expense	
Income	
Income/Receipts	
Disability Income	67,899
Opening Deposit Balance	3,688
Other Income	5
Refund	24,655
Rental Income	182,652
Social Security	9,945
Tax Refund	2,441
Income/Receipts - Other	16,543
Total Income/Receipts	307,828
Total Income	307,828
Expense	
Disbursements	
Cable, TV, Phone-Bus/Personal	1,096
Car Service Taxi/Transportation	203
Food/ Entertainment/Personal	20,482
Gas & Tolls	2,414
Health Club	103
Home Insurance	2,896
Home Maintenance/Care	50
Housekeeping/Clothing/Laundry	178
Income Tax	187
Insurance	8,519
License/Fees	1,342
Medical	7,182
Other Taxes	3,240
Real Estate Taxes	1,328
Service Charges-Checks, Etc	183
Travel Expense	2,367
Utilities	10,950
Total Disbursements	62,719
General Expenses	
60200 · Automobile Expense	676
60902 · Office Expense	282
61700 · Computer and Internet Expenses	510
63700 · Landscaping and Groundskeeping	275
64904 · Supplies	1,139
66500 · Postage and Delivery	12
67100 · Rent Expense	31,600
67200 · Repairs and Maintenance	59,836
68100 · Telephone Expense	2,945
Total General Expenses	97,276
Reorganization Costs	
Professional Fees	766
U.S. Trustee Fees	2,925
Total Reorganization Costs	3,691
Total Expense	163,686
Net Ordinary Income	144,142
Net Income	144,142

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through June 30, 2016

	General/Personal	1420 Genesee, H... (Residential Prop...	196 Rosemont, Tr... (Residential Prop...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income	67,899		
Opening Deposit Balance	3,688		
Other Income	4		
Refund	24,655		
Rental Income	0	9,895	6,460
Social Security	9,945		
Tax Refund	2,441		
Income/Receipts - Other			855
Total Income/Receipts	108,633	9,895	7,315
Total Income	108,633	9,895	7,315
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal	1,096		
Car Service Taxi/Transportation	203		
Food/ Entertainment/Personal	20,673		
Gas & Tolls	2,414		
Health Club	103		
Home Insurance	783		
Home Maintenance/Care	39		
Housekeeping/Clothing/Laundry	178		
Income Tax	187		
Insurance	7,854		665
License/Fees			135
Medical	7,182		
Other Taxes	545	475	
Real Estate Taxes			
Service Charges-Checks, Etc	113		
Travel Expense	2,367		
Utilities	1,587		
Total Disbursements	45,324	475	800
General Expenses			
60200 · Automobile Expense	648		
60902 · Office Expense	282		
61700 · Computer and Internet Expenses	510		
63700 · Landscaping and Groundskeeping			
64904 · Supplies	1,015		
66500 · Postage and Delivery	12		
67100 · Rent Expense	29,900		
67200 · Repairs and Maintenance	667	1,320	1,214
68100 · Telephone Expense	2,945		
Total General Expenses	35,980	1,320	1,214
Reorganization Costs			
Professional Fees	766		
U.S. Trustee Fees	2,925		
Total Reorganization Costs	3,691		
Total Expense	84,995	1,795	2,013
Net Ordinary Income	23,638	8,100	5,302
Net Income	23,638	8,100	5,302

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through June 30, 2016

	219 Woodlawn, H... (Residential Prop...	244 Cleveland, Tr... (Residential Prop...	251 Woodlawn, H... (Residential Prop...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income			
Opening Deposit Balance			
Other Income			
Refund			
Rental Income	15,117	18,889	16,482
Social Security			
Tax Refund			
Income/Receipts - Other	1,275	795	1,275
Total Income/Receipts	16,392	19,684	17,757
Total Income	16,392	19,684	17,757
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal			
Car Service Taxi/Transportation			
Food/ Entertainment/Personal			
Gas & Tolls			
Health Club			
Home Insurance			
Home Maintenance/Care			
Housekeeping/Clothing/Laundry			
Income Tax			
Insurance			
License/Fees	25	135	
Medical			
Other Taxes	789		157
Real Estate Taxes			
Service Charges-Checks, Etc			
Travel Expense			
Utilities			
Total Disbursements	814	135	157
General Expenses			
60200 · Automobile Expense			
60902 · Office Expense			
61700 · Computer and Internet Expenses			
63700 · Landscaping and Groundskeeping			
64904 · Supplies			
66500 · Postage and Delivery			
67100 · Rent Expense			
67200 · Repairs and Maintenance	1,084	1,617	2,698
68100 · Telephone Expense			
Total General Expenses	1,084	1,617	2,698
Reorganization Costs			
Professional Fees			
U.S. Trustee Fees			
Total Reorganization Costs			
Total Expense	1,898	1,752	2,855
Net Ordinary Income	14,495	17,931	14,902
Net Income	14,495	17,931	14,902

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through June 30, 2016

29 S Olden, Trent...	324 Mary St, Ham...	329 Cleveland, Tr...
(Residential Prop...	(Residential Prop...	(Residential Prop...

Ordinary Income/Expense**Income****Income/Receipts**

Disability Income

Opening Deposit Balance

Other Income

Refund

Rental Income

6,890

12,300

8,243

Social Security

Tax Refund

Income/Receipts - Other

1,000

1,100

850

Total Income/Receipts

7,890

13,400

9,093

Total Income

7,890

13,400

9,093

Expense**Disbursements**

Cable, TV, Phone-Bus/Personal

Car Service Taxi/Transportation

Food/ Entertainment/Personal

27

Gas & Tolls

Health Club

Home Insurance

Home Maintenance/Care

12

Housekeeping/Clothing/Laundry

Income Tax

Insurance

License/Fees

135

135

Medical

Other Taxes

316

Real Estate Taxes

Service Charges-Checks, Etc

Travel Expense

Utilities

745

316

604

Total Disbursements

907

644

739

General Expenses

60200 · Automobile Expense

60902 · Office Expense

61700 · Computer and Internet Expenses

63700 · Landscaping and Groundskeeping

64904 · Supplies

91

66500 · Postage and Delivery

67100 · Rent Expense

67200 · Repairs and Maintenance

10,243

6,247

6,092

68100 · Telephone Expense

Total General Expenses

10,334

6,247

6,092

Reorganization Costs

Professional Fees

U.S. Trustee Fees

Total Reorganization Costs**Total Expense**

11,241

6,891

6,831

Net Ordinary Income

(3,351)

6,509

2,262

Net Income

(3,351)

6,509

2,262

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through June 30, 2016

	343 Garfield, Tren... (Residential Prop...	44 S Hermitage, T... (Residential Prop...	48 S Olden, Trent... (Residential Prop...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income			
Opening Deposit Balance			
Other Income			
Refund			
Rental Income	7,655	8,073	8,456
Social Security			
Tax Refund			
Income/Receipts - Other	429	588	950
Total Income/Receipts	8,084	8,661	9,406
Total Income	8,084	8,661	9,406
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal			
Car Service Taxi/Transportation			
Food/ Entertainment/Personal			
Gas & Tolls			
Health Club			
Home Insurance	725	685	693
Home Maintenance/Care			
Housekeeping/Clothing/Laundry			
Income Tax			
Insurance			
License/Fees	250	205	135
Medical			
Other Taxes			
Real Estate Taxes		941	388
Service Charges-Checks, Etc			
Travel Expense			
Utilities	734	1,708	393
Total Disbursements	1,709	3,539	1,609
General Expenses			
60200 · Automobile Expense			
60902 · Office Expense			
61700 · Computer and Internet Expenses			
63700 · Landscaping and Groundskeeping		275	
64904 · Supplies			
66500 · Postage and Delivery			
67100 · Rent Expense			
67200 · Repairs and Maintenance	5,295	4,922	10,160
68100 · Telephone Expense			
Total General Expenses	5,295	5,197	10,160
Reorganization Costs			
Professional Fees			
U.S. Trustee Fees			
Total Reorganization Costs			
Total Expense	7,004	8,736	11,769
Net Ordinary Income	1,080	(75)	(2,363)
Net Income	1,080	(75)	(2,363)

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through June 30, 2016

	5 Cortelyou Road... (Residential Prop...	52 S Olden, Trent... (Residential Prop...	59 Edgemere, Tre... (Residential Prop...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income			
Opening Deposit Balance			
Other Income			
Refund			
Rental Income	25,590	11,068	13,679
Social Security			
Tax Refund			
Income/Receipts - Other	2,850	1,015	1,037
Total Income/Receipts	28,440	12,083	14,716
Total Income	28,440	12,083	14,716
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal			
Car Service Taxi/Transportation			
Food/ Entertainment/Personal			
Gas & Tolls			
Health Club			
Home Insurance		10	
Home Maintenance/Care			
Housekeeping/Clothing/Laundry			
Income Tax			
Insurance			
License/Fees			135
Medical			
Other Taxes			
Real Estate Taxes			
Service Charges-Checks, Etc			
Travel Expense			
Utilities		4,552	106
Total Disbursements		4,562	241
General Expenses			
60200 · Automobile Expense			
60902 · Office Expense			
61700 · Computer and Internet Expenses			
63700 · Landscaping and Groundskeeping			
64904 · Supplies			
66500 · Postage and Delivery			
67100 · Rent Expense		1,700	
67200 · Repairs and Maintenance		1,008	994
68100 · Telephone Expense			
Total General Expenses		2,708	994
Reorganization Costs			
Professional Fees			
U.S. Trustee Fees			
Total Reorganization Costs			
Total Expense		7,270	1,235
Net Ordinary Income	28,440	4,813	13,481
Net Income	28,440	4,813	13,481

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through June 30, 2016

	631 Norway, Ham...	Total Residential ...	Unclassified
	(Residential Prop...		
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income			
Opening Deposit Balance			
Other Income			1
Refund			
Rental Income	13,856	182,652	
Social Security			
Tax Refund			
Income/Receipts - Other	2,524	16,543	
Total Income/Receipts	16,380	199,195	1
Total Income	16,380	199,195	1
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal			
Car Service Taxi/Transportation			
Food/ Entertainment/Personal		27	(218)
Gas & Tolls			
Health Club			
Home Insurance		2,113	
Home Maintenance/Care		12	
Housekeeping/Clothing/Laundry			
Income Tax			
Insurance		665	
License/Fees	52	1,342	
Medical			
Other Taxes	958	2,695	
Real Estate Taxes		1,328	
Service Charges-Checks, Etc			70
Travel Expense			
Utilities		9,159	203
Total Disbursements	1,010	17,341	55
General Expenses			
60200 · Automobile Expense			28
60902 · Office Expense			
61700 · Computer and Internet Expenses			
63700 · Landscaping and Groundskeeping		275	
64904 · Supplies	33	124	
66500 · Postage and Delivery			
67100 · Rent Expense		1,700	
67200 · Repairs and Maintenance	6,276	59,169	
68100 · Telephone Expense			
Total General Expenses	6,309	61,268	28
Reorganization Costs			
Professional Fees			
U.S. Trustee Fees			
Total Reorganization Costs			
Total Expense	7,319	78,609	83
Net Ordinary Income	9,061	120,586	(82)
Net Income	9,061	120,586	(82)

Kenneth McNeil

Profit & Loss by Class

March 11, 2015 through June 30, 2016

TOTAL**Ordinary Income/Expense****Income****Income/Receipts**

Disability Income	67,899
Opening Deposit Balance	3,688
Other Income	5
Refund	24,655
Rental Income	182,652
Social Security	9,945
Tax Refund	2,441
Income/Receipts - Other	16,543

Total Income/Receipts	307,828
------------------------------	----------------

Total Income	307,828
---------------------	----------------

Expense**Disbursements**

Cable, TV, Phone-Bus/Personal	1,096
Car Service Taxi/Transportation	203
Food/ Entertainment/Personal	20,482
Gas & Tolls	2,414
Health Club	103
Home Insurance	2,896
Home Maintenance/Care	50
Housekeeping/Clothing/Laundry	178
Income Tax	187
Insurance	8,519
License/Fees	1,342
Medical	7,182
Other Taxes	3,240
Real Estate Taxes	1,328
Service Charges-Checks, Etc	183
Travel Expense	2,367
Utilities	10,950

Total Disbursements	62,719
----------------------------	---------------

General Expenses

60200 · Automobile Expense	676
60902 · Office Expense	282
61700 · Computer and Internet Expenses	510
63700 · Landscaping and Groundskeeping	275
64904 · Supplies	1,139
66500 · Postage and Delivery	12
67100 · Rent Expense	31,600
67200 · Repairs and Maintenance	59,836
68100 · Telephone Expense	2,945

Total General Expenses	97,276
-------------------------------	---------------

Reorganization Costs

Professional Fees	766
U.S. Trustee Fees	2,925

Total Reorganization Costs	3,691
-----------------------------------	--------------

Total Expense	163,686
----------------------	----------------

Net Ordinary Income	144,142
----------------------------	----------------

Net Income	144,142
-------------------	----------------

Wells Fargo Combined Statement of AccountsPrimary account number: **1632178321** ■ June 1, 2016 - June 30, 2016 ■ Page 1 of 9

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE# 15-14218(NJ)
174 NASSAU ST PMB 277
PRINCETON NJ 08542-7005

Questions?

Available by phone 24 hours a day, 7 days a week:

Telecommunications Relay Services calls accepted

1-800-742-4932

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

**IMPORTANT ACCOUNT INFORMATION**

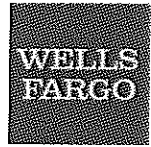
The section titled "Rights and Responsibilities" - "Are we allowed to close your account" and "When are you allowed to close your account" in your Account Agreement have been deleted and replaced by the following effective August 5, 2016.

When can your account be closed?

We can close your account at any time. If the account is closed, we may send the remaining balance on deposit in your account by traditional mail or credit it to another account you maintain with us.

We may, but are not required to allow you to leave on deposit sufficient funds to cover outstanding items to be paid from your account.

- If we do allow funds to remain on deposit, the terms and conditions of the Agreement will continue to apply until we make a final disbursement from your account.



- If we do not allow you to keep funds on deposit, we will not be liable for any loss or damage that may result from dishonoring any of your items that are presented or otherwise received after your account is closed.
- You can close your account at any time if the account is in good standing (e.g., does not have a negative balance or any restrictions on the account).
- If your account is an interest-earning account, it will cease to earn interest from the date you request it be closed.
- If your account has Overdraft Protection and/or Debit Card Overdraft Service, these services will be removed when you request to close your account.
- If your account balance does not reach zero within 30 days from the date of your request to close your account, we will charge you the applicable monthly service fee if you do not meet the requirements to avoid the monthly service fee. If the monthly service fee is greater than your account balance, only the amount equal to your account balance will be charged and your account will be closed.
- After 30 days, if your account balance does not reach zero, your account will be returned to active status and subject to all applicable fees. If your account is a variable interest earning account, the interest rates disclosed in the rate sheet in effect on the date your account is returned to active status will apply. We may change the interest rate for variable rate accounts at any time. You will need to reestablish Overdraft Protection and/or Debit Card Overdraft Service if desired by contacting your banker or calling the number on your statement.

Other Wells Fargo Benefits

Students have unique needs when it comes to their money. Whether a younger teen in high school, or an older teen preparing to graduate and take the next step towards college, the military, or directly into the workforce, Wells Fargo has the tools and resources to help students access their money, manage a budget, pay for college, and much more. Visit wellsfargo.com/studentcenter

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo® Preferred Checking	2	1632178321	102,903.81	111,794.55
Wells Fargo Everyday Checking	5	1632178354	-293.66	76.21
Wells Fargo Way2Save® Savings	7	5631706024	500.04	500.05
Total deposit accounts			\$103,110.19	\$112,370.81

Wells Fargo® Preferred Checking

Activity summary

Beginning balance on 6/1	\$102,903.81
Deposits/Additions	20,169.32
Withdrawals/Subtractions	- 11,278.58
Ending balance on 6/30	\$111,794.55

Account number: 1632178321

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE# 15-14218(NJ)

New Jersey account terms and conditions apply

For Direct Deposit use
 Routing Number (RTN): 021200025



Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000005631706024

Interest summary

Interest paid this statement	\$0.83
Average collected balance	\$100,658.27
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.83
Interest paid this year	\$4.12

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/1		Purchase authorized on 05/30 Macy*S East #0065 Lawrenceville NJ S086151721764751 Card 9453		155.00	
6/1		Horizon Bcbs NJ Prem. Bill 160527 xxxxx3034 McNeil		234.32	
6/1	186	Check		248.77	102,265.72
6/2		Bill Pay Ocwen-219 Recurringxxxxx24512 on 06-02		726.00	101,539.72
6/3		SSA Treas 310 Xxsoc Sec 060316 xxxxx3034A SSA Kenneth G McNeil	1,982.00		
6/3		Bill Pay 29 South Olden A Recurringxx70490 on 06-03		700.00	102,821.72
6/6		Online Transfer to McNeil K Everyday Checking xxxxxx8354 Ref #lbe2Vq9Qb6 on 06/05/16		1,000.00	101,821.72
6/7		Bill Pay Andrew Yates Recurringno Account Number on 06-07		150.00	101,671.72
6/8		Bill Payment Return on 06-08	700.00		
6/8		Purchase authorized on 06/07 Horizon Bcbs NJ 800-3552583 NJ S466159588317459 Card 8921		242.24	
6/8	187	Cashed Check		75.00	
6/8		WFB Hr Benefits Wfc04810379 McNeil Kenneth		45.92	102,008.56
6/9		Purchase authorized on 06/08 Penn Supply Trenton NJ S386160534754978 Card 8921		13.67	101,994.89
6/10		Purchase authorized on 06/09 Uber Jun09 US Xm Help.Uber.Com CA S466161484260934 Card 8921		9.34	
6/10		Purchase authorized on 06/09 Image Arts Etc Princeton NJ S466161548874158 Card 8921		133.75	101,851.80
6/13		Purchase authorized on 06/09 The Home Depot #09 Ewing NJ S586162040843114 Card 8921		104.39	
6/13		Purchase authorized on 06/10 Mercer Group 609-3934834 NJ S306162692326745 Card 8921		225.00	
6/13		Purchase authorized on 06/10 Wawa 8339 0008 Lawrence Twp NJ S386163096831510 Card 8921		16.36	
6/13		Purchase authorized on 06/11 Holiday Skating Ce Delanco NJ S586164017717918 Card 8921		139.05	
6/13		Purchase authorized on 06/13 Uber Technologies 866-576-1039 CA S386164861381505 Card 8921		14.36	101,352.64
6/15		Purchase authorized on 06/13 The Home Depot #09 Ewing NJ S306165452494588 Card 8921		42.23	
6/15		Prudential Ins Ins Prem Jun 16 063413632Tml12 Kenneth G McNeil		47.96	
6/15		Metlife Payment 160615 50001060323 Kenneth McNeil		331.69	100,930.76
6/16		Purchase authorized on 06/14 The Home Depot #09 Ewing NJ S306166687660540 Card 8921		124.06	
6/16	189	Cashed Check		665.00	
6/16	188	Check		300.00	99,841.70

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/17		Purchase authorized on 06/16 Aa Vacations 800-9019150 AZ S386168040408285 Card 8921		845.00	
6/17		Purchase authorized on 06/16 Mercer Group 609-3934834 NJ S586168444600612 Card 8921		260.78	98,735.92
6/20		Purchase authorized on 06/16 The Home Depot #09 Ewing NJ S466168549752638 Card 8921		16.23	
6/20		Purchase authorized on 06/18 Dick's Sporting Go Princeton NJ S386170840838787 Card 8921		22.08	
6/20		Purchase authorized on 06/19 Bonefish Grill #91 Lawrenceville NJ S466171039705085 Card 8921		80.00	
6/20		Purchase authorized on 06/19 Shoprite Lawmrcvll Lawrenceville NJ S466171065157666 Card 8921		15.07	
6/20		Purchase authorized on 06/19 Dick's Clothing&Sp Freehold NJ S586171645119711 Card 8921		56.70	
6/20		Purchase authorized on 06/19 Uber Jun19 US Qi Help.Uber.Com CA S306171750121386 Card 8921		5.00	
6/20		Purchase authorized on 06/20 Uber Jun19 US Yd Help.Uber.Com CA S386171801998116 Card 8921		6.08	
6/20		Minnesota Life Prem Pymt 160615 342974100000 McNeil, Kenneth G.		19.91	98,514.85
6/21		Purchase authorized on 06/19 Starbucks Store 14 Freehold NJ S386171657210483 Card 8921		23.43	98,491.42
6/22		Purchase authorized on 06/21 Uber Jun21 US Vk Help.Uber.Com CA S586173586563240 Card 8921		7.83	
6/22		Purchase authorized on 06/21 Uber Jun21 US Dx Help.Uber.Com CA S386173629112292 Card 8921		7.76	
6/22		Purchase authorized on 06/21 Publix #656 Columbia SC S006174029784944 Card 8921		35.69	98,440.14
6/27		Purchase authorized on 06/23 Quick Chek Food St Trenton NJ S306175477540319 Card 8921		25.00	
6/27		Purchase authorized on 06/23 Verizon Writs Myacc 800-9220204 CA S466175815792892 Card 8921		65.53	
6/27		Purchase authorized on 06/24 Verizon*Onetimepay Verizon.Com TX S586175819481770 Card 8921		300.64	
6/27		Purchase authorized on 06/26 Uber US Jun26 Cg Help.Uber.Com CA S386178688047881 Card 8921		2.00	
6/27		Purchase authorized on 06/26 Uber US Jun26 Fb Help.Uber.Com CA S466178709786267 Card 8921		4.16	98,042.81
6/28		Wachovia Corpora Ltdbenefit 160624 56037147 McNeil, Kenneth G	555.07		
6/28		Purchase authorized on 06/27 Audible 888-283-5051 NJ S306179462313930 Card 8921		16.00	
6/28		Purchase authorized on 06/27 Wholefids Prn 10187 Princeton NJ S086180076829612 Card 8921		109.66	
6/28		Purchase authorized on 06/28 Shoprite Lawmrcvll Lawrenceville NJ S466180098906733 Card 8921		15.72	
6/28		Bill Pay 29 S Olden Ave T on-Line xxxxx39887 on 06-28		700.00	97,756.50
6/29		Massachusetts Mu Di ACH Pus 160627 Dz9Y2N2Vxt Kenneth G McNeil	2,493.42		
6/29		Purchase authorized on 06/28 Shoprite Ewing S1 Trenton NJ S586180533975008 Card 8921		3.75	
6/29		Purchase authorized on 06/28 Chipotle 1751 Princeton NJ S466180834485543 Card 8921		15.25	
6/29		Public Service Pseg 006574546702 McNeil		41.20	
6/29		Public Service Pseg 007224818704 Kenneth McNeil		400.00	
6/29	190	Check		1,700.00	
6/29	191	Check		150.00	97,939.72
6/30		Deposit	14,438.00		
6/30		Purchase authorized on 06/28 The Home Depot #09 Ewing NJ S466180521575138 Card 8921		124.00	
6/30		Purchase authorized on 06/28 Mending Hearts Fam Burlington NJ S306180759953804 Card 8921		20.00	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/30		Purchase authorized on 06/29 Home Things 4 U Trenton NJ S466181863888895 Card 8921		440.00	
6/30		Interest Payment	0.83		111,794.55
Ending balance on 6/30					111,794.55
Totals			\$20,169.32	\$11,278.58	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
186	6/1	248.77	188	6/16	300.00	190	6/29	1,700.00
187	6/8	75.00	189	6/16	665.00	191	6/29	150.00

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 06/01/2016 - 06/30/2016	Standard monthly service fee \$15.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Total amount of qualifying direct deposits	\$1,000.00	\$5,030.49 <input checked="" type="checkbox"/>
• Linked Wells Fargo home mortgage	1	0 <input type="checkbox"/>
• Combined balances in linked accounts, which may include	\$10,000.00	\$98,344.40 <input checked="" type="checkbox"/>
• Minimum daily balance in checking, savings, time accounts (CDs) and FDIC-insured retirement accounts		

JD/JD

**IMPORTANT ACCOUNT INFORMATION****Revised Agreement for Online Access**

We're updating our Online Access Agreement effective September 15, 2016.
To see what is changing, please visit wellsfargo.com/onlineupdates.

Wells Fargo Everyday Checking**Activity summary**

Beginning balance on 6/1	-\$293.66
Deposits/Additions	1,000.00
Withdrawals/Subtractions	- 630.13
Ending balance on 6/30	\$76.21

Account number: 1632178354

KENNETH MCNEIL**DEBTOR IN POSSESSION****CH 11 CASE# 15-14218(NJ)**

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 021200025

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/1		Overdraft Fee for a Transaction Posted on 05/31 \$207.65 Purchase Authori Zed on 05/30 Macy's 400 US Rt 1 Lawrence		35.00	
6/1		Overdraft Fee for a Transaction Posted on 05/31 \$108.38 Purchase Authori Zed on 05/30 Macy's 400 US Rt 1 Lawrence		35.00	-363.66
6/6		Online Transfer From McNeil K Preferred Checking xxxxxx8321 Ref #lbe2Vq9Qb6 on 06/05/16	1,000.00		
6/6		Purchase authorized on 06/05 Popeye's #11835 Lawrence Town NJ S466157809079337 Card 9461		2.13	
6/6		Purchase authorized on 06/05 Starbucks #19504 L Lawrenceville NJ S386157816071421 Card 9461		2.62	631.59
6/8		Purchase authorized on 06/06 Perelandra Natural Brooklyn NY S386158731228556 Card 9461		8.70	622.89
6/9		Purchase authorized on 06/07 Wholefds Prn 10187 Princeton NJ S086160025227531 Card 9461		156.46	466.43
6/20		Purchase authorized on 06/18 Starbucks #07683 P Princeton NJ S386170772584351 Card 9461		4.23	462.20
6/21		Purchase authorized on 06/20 Target 0001 Princeton NJ S006173091674708 Card 9461		16.78	445.42
6/22		Purchase authorized on 06/20 Wholefds Prn 10187 Princeton NJ S166173084394754 Card 9461		211.52	
6/22		Purchase authorized on 06/21 Target 0001 Princeton NJ S286173816204772 Card 9461		65.08	168.82
6/23		Purchase authorized on 06/21 Wholefds Prn 10187 Princeton NJ S166173786347712 Card 9461		88.33	80.49
6/27		Purchase authorized on 06/24 Starbucks Store 10 Houston TX S386176627383389 Card 9461		4.28	76.21
Ending balance on 6/30					76.21
Totals			\$1,000.00	\$630.13	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$70.00	\$70.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 06/01/2016 - 06/30/2016

Standard monthly service fee \$10.00

You paid \$0.00

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits

Minimum required

\$1,500.00
\$500.00

This fee period

-\$363.66 ☐
\$0.00 ☐

**Monthly service fee summary (continued)****How to avoid the monthly service fee**

- Total number of posted Wells Fargo Debit Card purchases and/or payments
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required
10This fee period
10 ☒**Monthly service fee discount(s) (applied when box is checked)**Age of primary account owner is 17 - 24 (\$5.00 discount) ☐

RC/RC

Wells Fargo Way2Save® Savings**Activity summary**

Beginning balance on 6/1	\$500.04
Deposits/Additions	0.01
Withdrawals/Subtractions	- 0.00
Ending balance on 6/30	\$500.05

Account number: 5631706024

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE # 15-14218 NJ

New Jersey account terms and conditions apply

For Direct Deposit use
 Routing Number (RTN): 021200025

Interest summary

Interest paid this statement	\$0.01
Average collected balance	\$500.04
Annual percentage yield earned	0.02%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.03

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/30	Interest Payment	0.01		500.05
Ending balance on 6/30				500.05
Totals		\$0.01	\$0.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 06/01/2016 - 06/30/2016

Standard monthly service fee \$5.00

You paid \$0.00

How to avoid the monthly service feeHave any **ONE** of the following account requirements

- Minimum daily balance
- Daily automatic transfer from a Wells Fargo checking account
- Save As You Go® transfer from a Wells Fargo checking account
- Monthly automatic transfer from a Wells Fargo checking account

Minimum required

This fee period

\$300.00	\$500.04 <input checked="" type="checkbox"/>
\$1.00	\$0.00 <input type="checkbox"/> ^
\$1.00	\$0.00 <input type="checkbox"/>
\$25.00	\$0.00 <input type="checkbox"/> ^



Monthly service fee summary (continued)**How to avoid the monthly service fee**

Minimum required

This fee period

- The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)

[^]Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.

AM/AM



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement.

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

+ \$ |

C Add **A** and **B** to calculate the subtotal.

= \$ |

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

§ 1

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

= \$ 1 !

General statement policies for Wells Fargo Bank

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

- **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.